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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/780,761	02/09/2001	Christopher John Stokes	190-1469	6611
7590 05/12/2005		EXAMINER		
Lee, Mann, Smith, McWilliams,			KYLE, CHARLES R	
Sweeney & Oh	ilson			
P.O. Box 2786			ART UNIT	PAPER NUMBER
Chicago, IL 60690-2786			3624	

DATE MAILED: 05/12/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

•	Application No.	Applicant(s)				
Office Action Comment	09/780,761	STOKES ET AL.				
Office Action Summary	Examiner	Art Unit				
	Charles R Kyle	3624				
The MAILING DATE of this communication app Period for Reply	ears on the cover sheet with the c	orrespondence address				
A SHORTENED STATUTORY PERIOD FOR REPLY THE MAILING DATE OF THIS COMMUNICATION.  - Extensions of time may be available under the provisions of 37 CFR 1.13 after SIX (6) MONTHS from the mailing date of this communication.  - If the period for reply specified above is less than thirty (30) days, a reply If NO period for reply is specified above, the maximum statutory period w  - Failure to reply within the set or extended period for reply will, by statute, Any reply received by the Office later than three months after the mailing earned patent term adjustment. See 37 CFR 1.704(b).	16(a). In no event, however, may a reply be time within the statutory minimum of thirty (30) days fill apply and will expire SIX (6) MONTHS from cause the application to become ABANDONED	ely filed  will be considered timely. the mailing date of this communication.  O (35 U.S.C. § 133).				
Status						
1) Responsive to communication(s) filed on Febru	uary 7, 2005.					
2a)⊠ This action is <b>FINAL</b> . 2b)□ This action is non-final.						
3) Since this application is in condition for allowance except for formal matters, prosecution as to the ments is						
closed in accordance with the practice under E	x parte Quayle, 1935 C.D. 11, 45	3 O.G. 213.				
Disposition of Claims						
4)⊠ ´Claim(s) <u>1-12</u> is/are pending in the application.						
4a) Of the above claim(s) is/are withdrawn from consideration.						
5) Claim(s) is/are allowed.						
6)⊠ Claim(s) <u>1-12</u> is/are rejected.						
7) Claim(s) is/are objected to.						
8) Claim(s) are subject to restriction and/or	election requirement.					
Application Papers						
9) The specification is objected to by the Examiner	r.					
10) ☐ The drawing(s) filed on is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.						
Applicant may not request that any objection to the o	drawing(s) be held in abeyance. See	e 37 CFR 1.85(a).				
Replacement drawing sheet(s) including the correcti						
11)☐ The oath or declaration is objected to by the Ex	aminer. Note the attached Office	Action or form PTO-152.				
Priority under 35 U.S.C. § 119						
12) ☐ Acknowledgment is made of a claim for foreign a) ☐ All b) ☐ Some * c) ☐ None of:	pnority under 35 U.S.C. § 119(a)	-(d) or (f).				
1. Certified copies of the priority documents have been received.						
2. Certified copies of the priority documents have been received in Application No						
3. Copies of the certified copies of the priority documents have been received in this National Stage						
application from the International Bureau	• • • • • • • • • • • • • • • • • • • •					
* See the attached detailed Office action for a list of	of the certified copies not receive	d.				
Attachment(s)						
1) X Notice of References Cited (PTO-892)	4) Interview Summary	(PTO-413)				
2) Notice of Draftsperson's Patent Drawing Review (PTO-948)	Paper No(s)/Mail Da					
3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date	5) Notice of Informal Page 6) Other:	atent Application (FTO-132)				

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#### DETAILED ACTION

# Claim Rejections - 35 USC § 112

The rejection of the prior office action of Claim 12 under 35 U.S.C. 112, second paragraph is withdrawn based on Applicant's amendment

## Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

Claims 1-3 and 7-12 are rejected under 35 U.S.C. 103(a) as being unpatentable over US 5,903,881 in view of JP 11213211 *Nishio* and its Derwent Abstract.

With respect to Claims 1 and 2, Schrader discloses the invention substantially as claimed, including in a computer-implemented method of providing self-service banking to a customer (Abstract), the steps of:

presenting the customer with a display containing a plurality of account icons representing source and destination accounts (Fig. 11, elements 263, 267), the display also containing a number of money icons (one) representing money in a selected account (Fig. 11, ele 265); and

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35.

in response to the customer transferring money from the selected account to another account (Col. 16, lines 22-39; Col. 18, line 45 to Col. 19, line 25, particularly, lines 11, lines 13-16), representing the transfer of at least one of the money icons (Col. 18, lines 58-65; amount at fig. 11, "3,365.00" will appear as a credit in the savings account).

The language of Claim 1 is broadly written and broadly interpreted. In the disclosure of a money icon and account icons, Fig. 11 clearly provides a visual representation of each such element, (i.e., icons). Further, the art is read as disclosing that the amount transferred (Fig. 11, "3,365.00") is "moved" from Checking to Savings in the sense that the same amount transferred to Savings will appear in the Savings account activity after updating of user's accounts (Col. 18, lines 58-65). This occurs as moving money from one account to another.

Schrader does not specifically disclose an appearance of movement in a physical sense conveyed by the Claim language or the newly claimed limitations of dragging and dropping a plurality of money icons comprising graphical representations of banknotes and coins. Nishio discloses these limitations at Figs. 4-6 and 8 and the Novelty and Advantage portions of the attached Derwent Abstract of Nishio. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Schrader with the banknote and coin icon movement disclosed by Nishio because this would provide the advantage specifically disclosed in the Abstract of easily understood bill handling by a customer

Concerning Claim 3, Schrader discloses confirmation of a transfer at Col. 16, lines 33-

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As to Claim 7, Schrader discloses enabling the customer to view transaction records at Fig. 7.

With respect to Claims 8 and 9, Schrader discloses transfer of money for bill payment at Col. 1, line 64 to Col. 3, line 26. See also Col. 15, line 55 to Col. 16, line 21; "dropping" money on a bill payment icon is read as the placement of the payment transaction in an "outbox" disclosed by Schrader at Col. 16, lines 4-8. Dummies provides the actual dropping of a drag and drop functionality.

As to Claim 10, see the discussion of Claims 1 and 8.

With respect to Claim 11, it is the system form of Claim 1 and is rejected in a like manner.

As to Claim 12, see the discussion of Claims 1; the Claim is amended to be an article of manufacture comprising a computer-readable storage medium embodying program instructions for performing the method steps of Claim 1 and is rejected in a like manner. See *Schrader* at Col. 20, lines 48-51 at least.

Claims 4 is rejected under 35 U.S.C. 103(a) as being unpatentable over US 5,903,881 in view of JP 11213211 *Nishio* and its Derwent Abstract and further in view of US 5,706,334 *Balk* et al.

With respect to Claim 4, Schrader discloses the invention substantially as claimed. See the discussion of Claim 1 above. Schrader does not specifically disclose that the transfer functions are done using a remote control for an interactive television. Balk discloses this

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limitation at Col. 6, lines 41-67. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify *Schrader* with the use of the remote control for an interactive television because this would provide a familiar and readily available interface for banking functions. See *Balk* at Abstract.

Claim 5 is rejected under 35 U.S.C. 103(a) as being unpatentable over US 5,903,881 in view of JP 11213211 Nishio and its Derwent Abstract and further in view of Dummies 101:

Windows 95, hereinafter, Dummies, already of record.

With respect to Claim 5, Schrader discloses the invention substantially as claimed. See the discussion of Claim 1 above. Schrader does not specifically disclose that a container icon is depicted as a physical object. Dummies discloses such a depiction at page 65, Fig. 4.12. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Schrader with a depiction of a physical container because this would provide a familiar metaphor for the customer in data manipulation.

Claims 6 is rejected under 35 U.S.C. 103(a) as being unpatentable over US 5,903,881 in view of JP 11213211 Nishio and its Derwent Abstract and further in view of US 5,978780

Watson.

With respect to Claim 6, Schrader discloses the invention substantially as claimed. See the discussion of Claim 1 above. Schrader does not specifically disclose building up a sum of money in a temporary store to build up an aggregate sum for transfer. Watson discloses this

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limitation at Summary of the Invention. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify *Schrader* with the payment aggregation of *Watson* because this would provide for a single payment, thus improving customer convenience.

### Response to Arguments

Applicant's arguments with respect to the claims have been considered but are moot in view of the new ground(s) of rejection.

#### Conclusion

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

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Any inquiry concerning this communication or earlier communications from the examiner should be directed to Charles R Kyle whose telephone number is (571) 272-6746. The examiner can normally be reached on M-F 6:00-2:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent A Millin can be reached on (571) 272-6747. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

crk May 9, 2005 Examiner Charles Kyle

Clares /g/